



3626

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REGISTERED TO PRACTICE BEFORE
U.S. PATENT & TRADEMARK OFFICE

RECEIVED
FEB 03 2003
GROUP 3600
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January 28, 2003

Serial Number: 10/307,166
Filed: November 29, 2002
Applicant: Alvin Koningsberg
Title: Method of Operating a Savings Plan for Health Care Services
Group Art Unit: 3626

Information Disclosure Statement

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Dear Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Below are comments on these references pursuant to Rule 98:

U.S. Patent No. 6,317,719 to Schrier, et al. discloses systems and methods for processing data relating to use of a drug by a patient that receive patient information and determine a dosage of the drug on the basis of the patient information.

U.S. Patent No. 5,758,096 to Barsky, et al. discloses a computer-based system and method for generating a medication management display comprises entering a plurality of medication names prescribed for one or more patients, with corresponding strength attributes, and alpha-numeric medication symbol attributes, into an electronic data base.

U.S. Patent No. 6,240,394 to Uecker, et al. discloses a system for generating targeted advisory messages for pharmacy patients based on selected monitored data components of each transaction.

U.S. Patent No. 6,356,873 to Teagarden, et al. disclose an interactive computer assisted method reviews, and analyzes, a patient one or more medications using a computer and a user associated therewith.

U.S. Patent No. 6,397,190 to Goetz discloses a veterinary medication management system which includes two or three separate components to assist a handler/owner control, monitor and manage administration of prescribed medications to an animal patient.

U.S. Patent No. 6,421,650 to Goetz, et al. discloses a medication management system which includes three components to assist a patient control, monitor and manage administration of prescribed medications.

U.S. Patent No. 6,266,648 to Baker, III discloses a computer system and method for permitting a consumer to more effectively make use of a variety of goods and service providers, wherein the benefits are offered specifically to those consumers having an association with one or more enabling organizations.

U.S. Patent No. 6,208,973 to Boyer, et al. discloses a point of service third party adjudicated payment system and method which provides for the creation of an adjudicated settlement transaction.

U.S. Patent No. 6,108,641 to Kenna, et. al. discloses a computer system for managing a plurality of accounts, each of the accounts being separated into a master account and at least one

subaccount being a medical savings account (MSA).

U.S. Patent No. 6,012,035 to Freeman, Jr., et al. discloses effectuation of a health care provision agency cooperative function is established through a communication network linking all the various entities of the cooperative.

U.S. Patent No. 5,964,700 to Tallman, et al. discloses an invention in a medical network management system (NMS), health plan beneficiaries access a team of health care professionals over the telephone to help them assess their health needs and select appropriate care.

U.S. Patent No. 5,915,241 to Giannini discloses a system for encoding and encompassing healthcare provider billing.

U.S. Patent No. 5,301,105 to Cummings, Jr. discloses a fully integrated and comprehensive health care system that includes the integrated interconnection and interaction of the patient, health care provider, bank or other financial institution, insurance company.

U.S. Patent No. 6,014,629 to DeBruin-Ashton discloses a directory of physicians for a health care provider service.

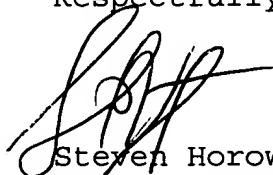
An AmeriPlan USA Corporation brochure discloses a dental referral organization that offers memberships in its discount dental plan.

A computer screen page at www.medisaver.com discloses that Medisavers operated a savings plan for health care services without a monthly fee.

None of these items discloses a health care services savings

plan that highlights a savings wherein data is entered, published and updated on the plan owner's advertised web site identifying provider entities per specialty, their regular and discounted price for each treatment type and the service fee percentage charged by the plan, wherein users access the data, select health care provider, present plan cards to the selected entities and receive health care, wherein the plan bills the user the regular price, issues a credit for the savings difference and bills separately for the administrative charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference, wherein electronic billing triggered when the health care provider bills the plan by computer and the plan electronically bills the consumer's credit card and wherein a prescription patient profile database is maintained and updated by a data source including information about all prescription medication of the health care consumer.

Respectfully,

A handwritten signature in black ink, appearing to read 'S. Horowitz', is written over the typed name.

Steven Horowitz, Reg. No. 31,768
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295 Madison Avenue, Suite 700
New York, NY 10017
(212) 867-6800



LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

Health Care Svc. Plan

SERIAL NO.

10/307,166

APPLICANT

Alvin Koning

FILING DATE

11/29/02

GROUP

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U.S. PATENT DOCUMENTS

GROUP 3000

	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	IF PUBLISHED
AA	6317719	11/01	Schrier, et al.	705	2	
AB	5758096	5/98	Barsky, et al.	395	203	
AC	6240394	5/01	Vecker, et al.	705	3	
AD	6356873	3/02	Teagarden, et al.	705	3	
AE	6397190	5/02	Goetz	705	3	
AF	6421650	7/02	Goetz, et al.	705	3	
AG	6266648	07/01	Baker, III	705	14	
AH	6208973	03/01	Boyer, et al.	705	2	
AI	6108641	08/00	Kenna, et al.	705	35	
AJ	6014629	01/00	DeBruin-Ashton	705	2	
AK	6012035	01/00	Freeman, Jr., et al.	705	2	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES NO
AL						
AM						

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	David Sims, Case Study: Job Scheduling
	http://www.simscomputing.com/products/flux/whitepapers/casestudy.jsp
AS	Andy McCue, GPs begin e-prescription trials (06/28/02) http://www.google.com/search?q=cache:AP3mmGFWqBwC:www.vnet.com/news/1133108+prescription+database&hl=en&ie=UTF-8

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPSP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449
REV. 7-2001

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

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SERIAL NO.

Health Care Socs

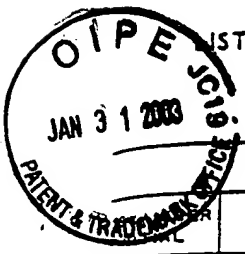
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11/29/02

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LIST OF PRIOR ART CITED BY APPLICANT

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U.S. PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	NAME	CLASS	CLASS	FILED DATE IF APPROPRIATE
AA	5964700	10/99	Tallman, et al.	600	300	
AB	5915241	06/99	Giannini	705	2	
AC	5301105	04/94	Cummings, Jr.	364	401	
AD						
AE						
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FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES NO
AL						
AM						

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	Administrative databases, http://www.umanitoba.ca/centres/mchp/concept/dict/admin_data.htm
AS	http://www.imshealth.com/public/structure/navcontent/13272,2306-2019-0,00.html

EXAMINER	DATE CONSIDERED
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REV. 7-2001

U.S. DEPARTMENT OF COMMERCE
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SERIAL NO.

Health Care Svcs 10/307,166

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Alvin Koningsberg

FILING DATE

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LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	GROUP
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AE						
AF						
AG						
AH						
AI						
AJ						
AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	http://www.emron.com/html/advanced_projects.html
AS	http://www.geis.ha.osd.mil/Documents/KeyPrograms/ar-Sd-1(list).htm
	http://www.privacyexchange.org/buscodes/icp/pharmaceutical/

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Health Care Svs. 10/307,166

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Alvin Koningsberg

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U.S. PATENT DOCUMENTS

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AA						
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AF						
AG						
AH						
AI						
AJ						
AK						

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
AL							
AM							

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	USA Corporation AmeriPlan Dental Care
AS	Brochure Health Care Savings Plan Operated under the name Medisaver - www.medisaver.com

EXAMINER

DATE CONSIDERED

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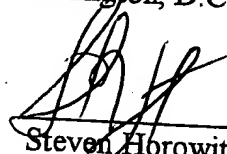
CERTIFICATE OF MAILING

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I hereby certify that on the 28 day of January, 2003, in connection with patent application no. 10/307,166 for an invention entitled Method of Operating a Savings Plan for Health Care Services
I deposited : (i) 4 pages of an **Information Disclosure Statement** (ii) form PTO-1449 (iii) copies of prior art references (iv) this Certificate of Mailing and (v) an Acknowledgment postcard

with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address below:

Assistant Commissioner for Patents
Box No Fee
Washington, D.C. 20231


Steven Horowitz
Registration No. 31,768
295 Madison Avenue, Suite 700
New York, New York 10017
212-867-6800

Dated: 1/28, 2003